

**Information to identify the case:**

Debtor 1

Denise Channon

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7198

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-20556-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Denise Channon  
aka Denise Buchanan7/31/24**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Denise Channon  
Debtor

Case No. 19-20556-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 31, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2024:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Denise Channon, 1153 Mermaid Avenue, Beachwood, NJ 08722-4407   |
| 518265968 | + CIGPF Corp, Attn: Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733   |
| 518265973 | + F. H. Cann & Associates, Inc, 1600 Osgood Street Suite 20-2/120, North Andover, MA 01845-1048   |
| 518265975 | + Gateway One Lending, 160 N Riverview Drive Ste 1, Anaheim, CA 92808-2293  |
| 518330805 | #+ Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225  |
| 518265979 | + Najib M Alturk MD, 508 lakehurst Road, Suite 2B, Toms River, NJ 08755-8000  |
| 518300109 | Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051  |
| 518773294 | SantanderConsumerUSA Inc, as servicing agent for Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356  |
| 518773295 | SantanderConsumerUSA Inc, as servicing agent for Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc as servicing agent for Gateway,One |

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Jul 31 2024 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jul 31 2024 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518265962 | Email/PDF: bncnotices@becket-lee.com        | Jul 31 2024 20:38:21 | American Express, PO Box 1270, Newark, NJ 07101-1270   |
| 518356546 | Email/PDF: bncnotices@becket-lee.com        | Jul 31 2024 20:36:57 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 518265963 | EDI: CITICORP                               | Aug 01 2024 00:24:00 | Best Buy, PO Box 183195, Columbus, OH 43218  |
| 518292814 | Email/Text: Bankruptcy.RI@Citizensbank.com  | Jul 31 2024 20:30:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I. 02919   |
| 518265971 | Email/Text: Bankruptcy.RI@Citizensbank.com  | Jul 31 2024 20:30:00 | Citizens One Auto Finance, PO Box 42002, Providence, RI 02940  |
| 518265964 | + EDI: CAPITALONE.COM                       | Aug 01 2024 00:24:00 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083   |
| 518287684 | + EDI: AIS.COM                              | Aug 01 2024 00:24:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518287682 | + EDI: AIS.COM                              | Aug 01 2024 00:24:00 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518265969 | EDI: CITICORP                               | Aug 01 2024 00:24:00 | Citi Cards, PO Box 6004, Sioux Falls, SD   |

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|           |   |                      |  |
|-----------|---|----------------------|--|
|           |   |                      | 57117-6004   |
| 518386101 | + EDI: CITICORP                                   | Aug 01 2024 00:24:00 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432   |
| 518265972 | EDI: WFNNB.COM                                    | Aug 01 2024 00:24:00 | Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  |
| 518265977 | EDI: CITICORP                                     | Aug 01 2024 00:24:00 | Macys, PO Box 9001094, Louisville, KY 40290-1094   |
| 518265976 | + EDI: CITICORP                                   | Aug 01 2024 00:24:00 | Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  |
| 518297983 | + Email/Text: RASEBN@raslg.com                    | Jul 31 2024 20:30:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 518343923 | Email/PDF: resurgentbknofications@resurgent.com   | Jul 31 2024 20:38:21 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 518297299 | Email/PDF: MerrickBKNotifications@Resurgent.com   | Jul 31 2024 20:37:00 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  |
| 518265978 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 31 2024 20:38:19 | Merrick, PO Box 660702, Dallas, TX 75266-0702  |
| 518371621 | + Email/Text: bankruptcydpt@mcmcg.com             | Jul 31 2024 20:30:00 | Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037  |
| 518712504 | EDI: PRA.COM                                      | Aug 01 2024 00:24:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 518712505 | EDI: PRA.COM                                      | Aug 01 2024 00:24:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541                     |
| 518375236 | EDI: PRA.COM                                      | Aug 01 2024 00:24:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541   |
| 518345692 | EDI: Q3G.COM                                      | Aug 01 2024 00:24:00 | Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 518265980 | + Email/Text: bankruptcyteam@quickenloans.com     | Jul 31 2024 20:31:00 | Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577  |
| 518312829 | + Email/Text: bankruptcyteam@quickenloans.com     | Jul 31 2024 20:31:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408  |
| 518265983 | Email/Text: EBN@seliplaw.com                      | Jul 31 2024 20:30:00 | Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653   |
| 518365961 | ^ MEBN  | Jul 31 2024 20:30:42 | SST as servicing agent for CIGPF I POC, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  |
| 518265986 | EDI: SYNC   | Aug 01 2024 00:24:00 | SYNCB, PO Box 965060, Orlando, FL 32896-5060   |
| 518265981 | Email/Text: DeftBkr@santander.us                  | Jul 31 2024 20:30:00 | Santander, PO Box 16255, Reading, PA 19612-6255  |
| 518266753 | + EDI: AIS.COM                                    | Aug 01 2024 00:24:00 | Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518265990 | + Email/Text: ClericalSupport@tenagliahunt.com    | Jul 31 2024 20:30:00 | Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016   |

TOTAL: 32

## BYPASSED RECIPIENTS

District/off: 0312-3

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Total Noticed: 41

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 518265966 | *+            | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  |
| 518265967 | *+            | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  |
| 518265965 | *+            | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  |
| 518265970 | *             | Citi Cards, PO Box 6004, Sioux Falls, SD 57117-6004   |
| 518265974 | *+            | F. H. Cann & Associates, Inc, 1600 Osgood Street Suite 20-2/120, North Andover, MA 01845-1048   |
| 518265984 | *P++          | SELIP AND STYLIANOU LLP, PO BOX 9004, WOODBURY NY 11797-9004, address filed with court:, Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653 |
| 518265985 | *P++          | SELIP AND STYLIANOU LLP, PO BOX 9004, WOODBURY NY 11797-9004, address filed with court:, Selip & Stylianou, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653 |
| 518265987 | *             | SYNCB, PO Box 965060, Orlando, FL 32896-5060  |
| 518265988 | *             | SYNCB, PO Box 965060, Orlando, FL 32896-5060  |
| 518265989 | *             | SYNCB, PO Box 965060, Orlando, FL 32896-5060  |
| 518265982 | *             | Santander, PO Box 16255, Reading, PA 19612-6255   |
| 518385571 | *+            | Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |
| 518265991 | *+            | Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016  |

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2024 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| Albert Russo               | docs@russotrustee.com  |
| Denise E. Carlon           | on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com          |
| Denise E. Carlon           | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon           | on behalf of Creditor Quicken Loans Inc.. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| James J. Cerbone           | on behalf of Debtor Denise Channon cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com   |
| Michael Patrick Farrington | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. tue67813@temple.edu                            |
| U.S. Trustee               | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 7